



JUL 22 2005
3624
PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Ganesan, et al.

Serial No. **09/749,595**

Examiner: **S. Snapp**

Filed: **December 28, 2000**

Art Unit: **3624**

For: **ELECTRONIC PAYMENT RISK PROCESSING**

**SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS**

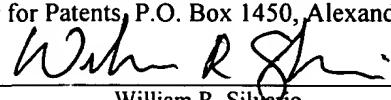
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKE**s any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINT**s the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 20, 2005.



William R. Silverio

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U.S.S.N.: 09/749,595

Filed: December 28, 2000

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

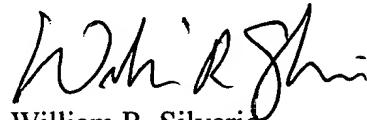
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

William R. Silverio
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, N.E.
Atlanta, Georgia 30309-3996
Direct all telephone calls to: (404) 853-8214
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0078**.

Respectfully submitted,

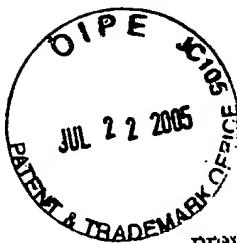


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Attorney Docket No.: **23952-0078**

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The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

| Serial No. | Title |
|------------|--|
| 08/994,363 | Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee |
| 09/208,998 | Technique for Conducting Secure Transactions Over a Network |
| 09/298,889 | Electronic Bill Presentment and/or Payment Clearinghouse |
| 09/749,595 | Electronic Payment Risk Processing |
| 10/372,646 | Distribution of Dividends in Multi-Style Client Investment Managed Accounts |
| 10/372,647 | Drift Determination in Multi-Style Managed Client Investment Account |
| 10/372,648 | Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Accounts |
| 10/372,649 | Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts |
| 10/372,650 | Accurate Style Performance Reporting for Multi-Style Managed Client Investment Accounts |
| 10/372,651 | Swapping Securities in Multi-Style Managed Client Investment Managed Accounts |
| 10/372,652 | Monitoring Drift of Cash and/or Securities in Multi-Style Managed Client Investment Accounts Using Thresholds and Rules |
| 10/372,673 | Master Overlay Manager Portfolio Management System and Money Manager Portfolio Management System Interfacing |
| 10/372,705 | Coordinated Rebalancing by Money Manager Portfolio Management Systems and a Master overlay Manager Portfolio Management System |

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|------------|---|
| 10/372,706 | Automatic Adjustment of Cash Balances Within Multi-Style Managed Client Investment Accounts |
| 10/372,708 | Generation of Cash Balances for Multi-Style Managed Client Investment Accounts |
| 10/372,709 | Distribution of Cash Deposits and Withdrawals in Multi-Style Managed Client Investment Accounts |
| 10/372,715 | Netting Transactions in Multi-Style Managed Client Investment Accounts |
| 10/372,724 | Multi-Style Client Investment Managed Accounts With Transaction Tagging |
| 10/372,725 | Moving Funds Within Multi-Style Managed Client Investment Accounts |
| 10/372,726 | Tax Efficient Trading of Multi-Style Managed Client Investment Accounts |
| 10/465,822 | Point of Sale Payment Technique with Purchaser Selectable Funding Accounts |
| 10/608,415 | Technique for Information Flow to Payees |
| 10/631,963 | Technique for Selection of a Financial Institution at Which to Maintain an Operating Account |
| 10/631,964 | Payment Processing with Selection of a Risk Reduction Technique |
| 10/631,969 | Debit-Credit Combination Selection |
| 10/631,970 | Payment Processing with Selection of a Risk Reduction Technique |
| 10/631,971 | Payment Processing with Payee Risk Management |
| 10/631,972 | Payment Processing with Selection of an Electronic Debiting Option |
| 10/631,973 | Payment Processing with Selection of Processing Parameter |
| 10/631,974 | Multiple Distributed Operating Accounts |
| 10/757,548 | Journaling New Multi-Style Account Entries |
| 10/757,709 | Money Manager-Based Style Performance Tracking |
| 10/757,726 | Performance Determination for a Multi-Style Account transacted Under Multiple Overlay Models |
| 10/757,727 | Tracking of an Entity Directing a Transaction in a Multi-Style Account |
| 10/757,728 | Tracking Changes in Styles or Style Allocation in a Multi-Style Account |
| 10/989,608 | Single-Security Rebalancing |

Laura E BinionDate: 7/20/05

Laura E. Binion
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